AMENDMENTS TO THE CLAIMS

1.-41.   (Cancelled).

42.   (Currently Amended) A method of detecting fraud during a real estate transaction, the method comprising:

providing a data processor to:

~~accessing~~ access a database of real property prices in a geographic area in which a subject real property is located;

~~building~~ generate a temporal data set comprising a current yearly real property price for the subject real property and a set of ~~current and~~ past yearly real property prices for the subject real property;

~~building~~ generate a spatial data set comprising [[of]] a set of real property prices for real property with similar characteristics as the subject real property;

~~building~~ generate a set of temporal variances for the subject real property;

~~building~~ generate a set of spatial variances for the subject real property;

~~computing~~ compute a spatial distortion based on the set of spatial variances; ~~set;~~

~~computing~~ compute a temporal distortion based on the set of temporal variances; ~~set;~~

~~computing~~ compute a total distortion by adding the temporal distortion to the spatial distortion; and

~~providing~~ provide a fraud score to indicate [[the]] a likelihood of fraud based on the total distortion.

43.   (Currently Amended) The method of Claim 42, wherein the ~~spatial~~ temporal data set is ~~obtained~~ generated by using sales data for the subject real property.

44.   (Currently Amended) The method of Claim 42, wherein the ~~spatial~~ temporal data set is ~~obtained~~ generated by using an automated valuation model.

45.   (Currently Amended) The method of Claim 42, wherein the ~~spatial~~ temporal data set is ~~obtained~~ generated by using a combination of sales history data for ~~said~~ the subject real property and an automated valuation model applied to the subject real property.

46.   (Currently Amended) The method of Claim 42, wherein the spatial variances comprise ~~prices of~~ real property prices selected from a group consisting of real property prices from a same zip code as the subject real property, real property prices from a same postal city as the subject real property, and real property prices from a same county as the subject real property.

47.   (Currently Amended) A method of detecting fraud during a real estate transaction, the method comprising:

providing a data processor to:

~~accessing~~ access a database of real estate sale prices for real estate in a geographic area in which a subject real property is located;

~~obtaining~~ generate a real estate price data set ~~sets~~ selected from a group consisting of real estate prices for real estate in a same zip code as the subject real property, real estate prices for

real estate in a same city code ~~as the subject real property,~~ and real estate prices for real estate in a same county code as the subject real property;

~~building~~ generate a spatial variance by computing at least two years of ratios, the ratios selected from a group consisting of the subject real property prices to zip code prices from the real estate data set, the subject property prices to city prices from the real estate price data set, and the subject property prices to county prices from the real estate price data set; ~~to a group consisting of zip code, city and county prices;~~

~~computing~~ compute a spatial distortion by determining a maximum value in the spatial variance and subtracting the maximum value from the current year spatial variance; and

~~reporting~~ report a fraud score to indicate [[the]] a likelihood of fraud based on the spatial distortion.

48.   (Currently Amended) A system for detecting fraud during a real estate transaction, comprising:

a processor; and

a memory coupled to the processor and configured to store program instructions executable by the processor to:

access a database of real estate sale prices for real estate in a geographic area in which a subject real property is located;

obtain a real estate price data set ~~sets~~ selected from a group consisting of real estate prices for real estate in a same zip code as the subject real property, real estate prices for real estate in a same city code as the subject real property, and real estate prices for real estate in a same county code as the subject real property;

build a spatial variance by computing at least two years of ratios, the ratios selected from a group consisting of the subject real property prices to zip code prices from the real estate data set, the subject property prices to city prices from the real estate price data set, and the subject property prices to county prices from the real estate price data set; ~~to a group consisting of zip code, city and county prices;~~

compute a spatial distortion by determining a maximum value in the spatial variance and subtracting the maximum value from the current year spatial variance; and

report a fraud score to indicate [[the]] a likelihood of fraud based on the spatial distortion.

49.   (Currently Amended) A system for detecting fraud during a real estate transaction, comprising:

a processor; and

a memory coupled to the processor and configured to store program instructions executable by the processor to:

access a database of real property prices in a geographic area in which a subject real property is located;

build a temporal data set comprising a current yearly real property price for the subject real property and a set of ~~current and~~ past yearly real property prices for the subject real property;

build a spatial data set comprising [[of]] a set of real property prices for real property with similar characteristics as the subject real property;

build a set of temporal variances for the subject real property;

build a set of spatial variances;

compute a spatial distortion based on the set of spatial variances; set;

compute a temporal distortion based on the set of temporal variances; set;

compute a total distortion by adding the temporal distortion to the spatial distortion; and

provide a fraud score to indicate the likelihood of fraud based on the total distortion.